

Exhibit 90

Plaintiffs' Corrected Averment of Jurisdictional Facts and
Evidence and/or Statement of Facts as to Defendant Al Rajhi Bank
Pursuant to Rule 56.1

SECRET

NOFORN//X1

IR-0000963

CENTRAL INTELLIGENCE AGENCY



DIRECTORATE OF INTELLIGENCE

7 August 2002

Terrorism Finance: Custodial Interviews Providing Leads Into Al-Qa'ida Financial Network (S//NF)

SECRET

NOFORN//X1

EXHIBIT

2

SECRET

CIA_000306

SECRET

SECRET [REDACTED] NOFORN//X1 [REDACTED]

**Terrorism Finance: Custodial Interviews
Providing Leads Into Al-Qa'ida Financial
Network (S//NF)**

Key Findings (U)

Detainees are disclosing fragmentary information on al-Qa'ida financiers—including donors, fundraisers, and facilitators—that may help identify additional al-Qa'ida operatives and networks. Most detainees are employing counterinterrogation techniques and appear to be hiding detailed financial information. Nonetheless, they have provided:

- Partial names and rough locations of several Persian Gulf-based donors; we are following up to press the detainees for key information, such as full names and specific locations.
- Names of some al-Qa'ida fundraisers, most of whom appear to be deceased or incarcerated. Some detainees also have identified key facilitators; we are seeking additional details such as bank account numbers and money transfer routes.
- New insight into the identities, role, and locations of senior al-Qa'ida financial operatives such as Bin Ladin financial advisor Shaykh Sa'id and 11 September financier Mustafa Ahmed al-Husawi. (S//NF)

The interviews largely corroborate pre-September 11 intelligence indicating that al-Qa'ida's financial network was tightly controlled at the top, with Usama Bin Ladin and his lieutenants making decisions on major expenditures, such as operations, and decentralized at lower levels, with established cells largely responsible for their own financing.

- With the loss of the Afghanistan base and the capture of dozens of financiers and associates, the network probably has become more decentralized, although we lack details on its current activities. (S//NF)

We are working closely with US law enforcement, US military, and coalition partners to better understand al-Qa'ida finances and further disrupt the network. For example:

- CIA is working with FBI and military interrogators in Afghanistan and Guantanamo Bay, and we are pursuing leads as detainees reveal information about al-Qa'ida's financial network. (S//NF)

SECRET [REDACTED] NOFORN//X1 [REDACTED]

SECRET

CIA_000307

SECRET

NOFORN/X1

Terrorism Finance: Custodial Interviews Providing Leads Into Al-Qa'ida Financial Network (S/NF)

Diverse Financial Networks Revealed (C)

Custodial interviews of captured and arrested al-Qa'ida operatives and financiers are beginning to reveal new details of the group's financial network. Much of the information in these disclosures, however, remains fragmentary and difficult to verify. Detainees are using interrogation countermeasures to withhold or provide false information. We are working to verify these disclosures and pursue additional requirements.

- The arrests of key al-Qa'ida facilitators, such as "Riyadh" [REDACTED] and high-ranking al-Qa'ida operatives including Abu Zubaydah and Ibn al-Shaykh al-Libi, are providing multiple windows into the terrorist financial network.
- Several major al-Qa'ida financiers under arrest in other countries [REDACTED] have not been interrogated, and some host countries have not released custodial interview reports to the United States [REDACTED].

Initial custodial interview reports tend to corroborate our earlier view that al-Qa'ida funds operations on an ad-hoc basis with Usama Bin Ladin and other senior leaders controlling major decisions, while al-Qa'ida cells operate largely independent financial networks, especially since the 11 September attacks.

- Abu Zubaydah has claimed to raise and disburse money for operations specifically to target Israel, according to custodial interviews from April.
- Abu Zubaydah noted [REDACTED] that operational leaders occasionally ask Bin Ladin directly for money, bypassing the al-Qa'ida finance committee for security reasons. Abu Zubaydah also disclosed that the finance committee contains a business

subcommittee, and that a key member of this group is a Bin Ladin brother-in-law, possibly Muhammad Jamal Khalifa.

- [REDACTED] said that local cells raised and disbursed funds for Yemen-based operations, according to [REDACTED] custodial interview reports. (S [REDACTED] NF)

We are evaluating detainee information to deepen our understanding of al-Qa'ida finances, while using the information to disrupt the network and thwart terrorist activities.

- For example, we obtained intelligence from Abu Zubaydah that helped lead to the capture of at least three financiers and operatives, including "dirty bomb" operative Jose Padilla, who was caught carrying \$10,000 entering the United States in June. (S [REDACTED] NF)

Donors, Fundraisers, and Facilitators (U)

Detainees have provided information on al-Qa'ida-linked donors, fundraisers, and facilitators, although the information is incomplete and some almost certainly is false.¹

- Abu Zubaydah, [REDACTED] have disclosed partial information on donors.
- Key al-Qa'ida operatives have revealed information on fundraisers, many of whom are either deceased or incarcerated.

¹ See Appendices A, B, and C on al-Qa'ida donors, fundraisers, and financial facilitators for more details. (C)

This assessment was prepared by the DCI Counterterrorist Center's Office of Terrorism Analysis. Comments and queries are welcome and may be directed to the [REDACTED]. (U)

SECRET

NOFORN/X1

SECRET

CIA 000308

SECRET//NOFORN/X1

- Several detainees—including Ibn al-Shaykh al-Libi and courier Masran bin A'rafad—have provided detailed information on al-Qa'ida financial facilitators, including hawala dealers, banks, and non-governmental organizations. (S//NF)

We also have obtained information on senior al-Qa'ida financiers, such as Shaykh Sa'id and Hasan Ghul. Acquiring additional details on these individuals is a top priority. (S//NF)

Al-Qa'ida Senior Financier Shaykh Sa'id (S//NF)



Shaykh Sa'id (S//NF)

Custodial interviews are shedding new light on the importance of Shaykh Sa'id, whom we believe to be a chief financier for Usama Bin Ladin. Shaykh Sa'id—also known as Shaykh Sa'id al-Masri and Mustafa Muhammad Ahmad—may be Bin Ladin's brother-in-law.

As of June, Shaykh Sa'id may be in Karachi, Pakistan or with members of the extremist group Jaish-i-Muhammad in Iran.

- Abu Zubaydah told interrogators [redacted] that the Shaykh Sa'id is in charge of funding al-Qa'ida activities and personnel in Karachi, Pakistan. Abu Zubaydah also disclosed [redacted] that Shaykh Sa'id is chief of the al-Qa'ida finance committee—which controls funding for training camps, guesthouses, and operations—and is a member of the al-Qa'ida shura council.

Capturing Shaykh Sa'id would seriously damage al-Qa'ida's financial network and provide an insider's view into Bin Ladin's inner financial circle. The UN and the United States froze his assets in September. We are working to locate Shaykh Sa'id. (S//NF)

Al-Qa'ida's Expenses (U)

In addition to information on the origin and movement of al-Qa'ida funds, custodial interviews are providing a window into al-Qa'ida's expenses, including details on paying for operations and weapons of mass destruction (WMD) programs.

- In 2001, Abu Zubaydah provided Usama Bin Ladin \$50,000 for operations against Israel that may instead have been used to finance the 11 September attacks, according to a custodial interview report [redacted]. The money may have been diverted because Bin Ladin's primary target has been the United States, not Israel.

- Abu Zubaydah told interrogators [redacted] that al-Qa'ida military commander Sayf al-Adl might have financed a chemical weapons laboratory in Pakistan that was modeled on another facility captured by coalition forces in Afghanistan.

Al-Qa'ida also allocated funds for passports and other travel documents:

- Abu Zubaydah revealed to interrogators [redacted] that senior al-Qa'ida operative Khalid Shaykh Muhammad—aka "the Brain"—had a contact in Paris that could provide a French passport for \$15,000. Abu Zubaydah provided additional information [redacted] on a British passport that cost \$1,000 to forge, according to a separate custodial interview [redacted].

- According to his [redacted] custodial interview report, Yemeni jihadi [redacted]—received airline tickets and \$150 [redacted] to travel to Afghanistan to fight against coalition forces. (S//NF)

Al-Qa'ida also paid for recruitment expenses:

- [redacted] provided financial incentives to potential al-Qa'ida recruits and arranged for medical care and lodging for wounded jihadists, according to [redacted] custodial interview report.
- "Riyadh" received \$1,200 for three months last year from senior Bin Ladin financier Shaykh Sa'id to cover expenses for his Karachi safehouse, according to [redacted] custodial interview report. (S//NF)

SECRET//NOFORN/X1

SECRET

CIA_000309

SECRET//NOFORN//X1

Counterinterrogation Techniques And Intelligence Gaps (C)

Many detainees are reluctant to discuss key details of the al-Qa'ida financial network, and some have used counterinterrogation techniques to thwart collection. We are working closely with interrogators to ensure the veracity of the information detainees are providing.

- Many of the custodial interview reports suggest that detainees are providing just enough information to appease interrogators. The reports suggest detainees are trying to influence as well as inform.
- They seldom give specific information on individuals and entities involved in terrorism finance; aliases and partial names are common.
- Some detainees are refusing to talk altogether, including key facilitator Haji Wali Muhammad. (S//NF)

Captured al-Qa'ida Hawaladar Haji Wali Muhammad (S//NF)



Haji Wali Muhammad (S//NF)

Muhammad was the primary money changer/hawaladar for al-Qa'ida and the Taliban until about two years ago. Muhammad went underground in 2000 because of bad business deals, although we believe he was still involved with al-Qa'ida and the Taliban last year. Muhammad was arrested earlier this year and is now being held at Guantanamo Bay, Cuba.

He has provided only personal and business information, including his debts, and has denied any affiliation with Bin Ladin or al-Qa'ida. We are attempting to elicit more information from Muhammad, and consider him a top interrogation priority. (S//NF)

The detainees' counterinterrogation success means several intelligence gaps exist:

- We lack specific and detailed information on key al-Qa'ida donors, facilitators, and financial lieutenants.
- We lack intelligence on how the al-Qa'ida financial network has changed since the 11 September attacks. Fragmentary reporting indicates that al-Qa'ida's financing is now more on a decentralized "cash and carry" basis, reflecting the loss of its secure Afghanistan base, although we are uncertain of changes made at the senior levels of the organization. (S//NF)

Next Steps With the Detainees (U)

We are working closely with our military and law enforcement counterparts to obtain custodial interview reports from detainees recently arrested or captured in other countries.

These individuals probably know important details on the al-Qa'ida financial network and may be more forthcoming than most of the hardened operatives previously detained.

- Some of these financiers are not inner-circle al-Qa'ida members but associates and supporters. They usually are wealthy and may cooperate with authorities because they have more to lose—such as their wealth and freedom—from detention. (S//NF)

Several detainees are in countries—that have not provided the United States with custodial interview reports. In some cases, these countries have not confirmed whether they hold detainees, or if they have been interrogating individuals we suspect are under arrest.

SECRET//NOFORN//X1

SECRET

CIA-000310

SECRET [REDACTED] NOFORN/X1 [REDACTED]

- According to custodial interview reports from Abu Zubaydah, many unspecified al-Qa'ida fundraisers are in custody in several Middle Eastern countries, but we have not been able to corroborate this information. [REDACTED]

New Information and War Strategy (C)

Custodial interviews are providing new leads to identify, track, and disrupt key nodes of al-Qa'ida's financial network, further hurting its ability to fund expenses. Successful pursuit of leads may impede the organization's ability to carry out operations and hasten its fracturing into smaller cells.

- Al-Qa'ida's broad, redundant network makes completely cutting its finances difficult. Several remaining key financial nodes for senior leaders, however, probably are targetable. Destroying these key nodes would impair al-Qa'ida's ability to operate as a group, hindering its operations. (S/NF)

Additional captures and arrests of suspected al-Qa'ida financiers would shed additional light on the al-Qa'ida financial network and might send more operatives into hiding.

- For example, disrupting the al-Amiri Exchange in Yemen, allegedly used by al-Qa'ida detainees, could lead to a disruption of terrorist attacks and the supporting network in that area.² (S [REDACTED] NF)

² See Appendix C for more details. (U)

SECRET [REDACTED] NOFORN/X1 [REDACTED]

SECRET

CIA_000311

SECRET [REDACTED] NOFORN/X1 [REDACTED]

Appendix A

Donors (U)

Custodial interviews are providing a few leads to the identities of al-Qa'ida donors—particularly wealthy Persian Gulf-based individuals—the largest intelligence gap for the US intelligence community:

- Abu Zubaydah has provided information on several donors, including Kuwaiti businessmen [REDACTED]

[REDACTED] According to Abu Zubaydah, these donors provided funds directly to him for operations and to assist operatives' families.

- Captured al-Qa'ida facilitator Sharqawi Abdulh Ali al-Hajj—aka "Riyadh"—told interrogators that he received funds [REDACTED] to [REDACTED] jihadist activities. "Riyadh" also mentioned to interrogators that he moved \$90,000 raised in Saudi Arabia for al-Qa'ida propaganda and charity.

- During a custodial interview [REDACTED] admitted that [REDACTED] the primary donor for Waifa's activities would use [REDACTED] to send money [REDACTED]

- [REDACTED] told interrogators that [REDACTED] and the deceased [REDACTED] provided 400,000 Saudi riyals—\$106,667—for operative travel, according to [REDACTED] custodial interview report. [REDACTED] also admitted to interrogators that he [REDACTED] collected \$100,000 from mosques and wealthy individuals in Saudi Arabia.

- Recently captured jihadist [REDACTED] provided details to interrogators [REDACTED] on known al-Qa'ida donors Yassin Abdullah al-Qadi, Wa'il Julaydan, and Chafiq Ayadi.

- According to a [REDACTED] custodial interview, al-Qa'ida-linked mujahidin facilitator [REDACTED] admitted that his Yemen-based relative [REDACTED] sent him to Georgia with \$10,000. [REDACTED] wired [REDACTED] another \$5,000, ostensibly to pay "widows and orphans." (S [REDACTED] /NF)

We are working to verify these new leads and ask follow-on questions to detainees. Lacking details and corroborating information from other sources has prevented quick exploitation of the information.

SECRET [REDACTED] 5 NOFORN/X1 [REDACTED]

SECRET

CIA_000312

SECRET [REDACTED] NOFORN/X1 [REDACTED]

Appendix B

Fundraisers (U)

Disclosures on al-Qa'ida fundraisers bolster previous information that many al-Qa'ida expenses—especially operations—are handled on an individual, compartmented basis. However, we judge that many detainees—especially Abu Zubaydah—have not shared their entire knowledge of al-Qa'ida fundraisers.

- [REDACTED] has provided details on several previously unreported al-Qa'ida fundraisers, including [REDACTED]. Abu Hamza [REDACTED] according to custodial interview reports from earlier this year. For example, [REDACTED] collected funds from wealthy Saudi merchants in the areas of Al-Qasim and Riyadh, working alone to avoid capture. [REDACTED] sent collected funds to Afghanistan via randomly selected Saudi extremists traveling to join al-Qa'ida forces.

- [REDACTED] identified several fundraisers—such as Samir, Qutabbah, and Thabit—to interrogators [REDACTED] but all of these individuals are either dead or incarcerated. [REDACTED] also identified Saudis Abu Hamam and Hisham—also known as Abu Habib—as important fundraisers and told interrogators that in 2000, [REDACTED] sent operative Hasan Ghul to Saudi Arabia to raise funds for the Khaldan training camp.

- A detainee provided information to interrogators in [REDACTED] on fundraisers in his family, including his mother Maha el-Sarnah and two Bahraini women—Sabisha and Heysah—who may have solicited funds for the al-Qa'ida-linked non-governmental organization (NGO) Health and Education Projects International.

[REDACTED]

[REDACTED]

We are working with the military and the FBI to verify the identities of these fundraisers and provide additional requirements to interrogators. (S//NF)

6
SECRET [REDACTED] NOFORN/X1 [REDACTED]

SECRET

CIA_000313

SECRET [REDACTED], NOFORN/X1 [REDACTED]

Appendix C

Facilitators (U)

Several detainees have provided information on al-Qa'ida financial facilitators, including a wealth of intelligence on couriers, hawala dealers, banks, and other money movers. For example, Riyadh has provided information on financial codewords, such as "Japan Letter" to represent funds sent to Somalia.

[REDACTED] Other detainees—such as "Riyadh" and Abu Zubaydah—have provided details on the role of Pakistani al-Qa'ida facilitator, fundraiser, and guesthouse manager Hasan Ghul.

- In May and June, Abu Zubaydah provided details to interrogators on alleged 11 September attack financial facilitator Mustafa Ahmed al-Husawi. Abu Zubaydah mentioned that the Sandi al-Husawi was known as Zuber, and was a member of the al-Qa'ida media committee. Moreover, Abu Zubaydah revealed that al-Husawi is an associate of Khalid Shaykh Muhammad—the "Brain"—and may have fled to Iran.

[REDACTED] al-Qa'ida couriers captured en route to [REDACTED] of money—have disclosed details on operations, according to custodial interview reports [REDACTED] have identified key associates—including al-Qa'ida-linked Jamaah Islamiya financial facilitator [REDACTED]—routes, phone numbers, and other finance-related information.

- According to al-Qa'ida financial facilitator Umar Faruq [REDACTED], UAE-based fundraisers Abu Abdallah and Abu Fouad offered him \$74,000 to

finance jihad in Indonesia. The shaykhs eventually provided the money to an Indonesian extremist named Hanafi, who purchased weapons in the Philippines that he smuggled to Indonesia.

- [REDACTED] has disclosed information on al-Qa'ida facilitators Issa and Abu Mo'az, according to a debriefing report [REDACTED]. (S [REDACTED], NF)

We are obtaining more information on al-Qa'ida methods of moving funds:

- A detainee told interrogators in [REDACTED] that al-Qa'ida uses women to courier money to and from Afghanistan, and that the al-Qa'ida-associated [REDACTED] family uses Chowk Yadgar, Pakistan-based hawala dealers [REDACTED].
- [REDACTED], Ibn al-Shaykh al-Libi noted that Usama Bin Laden places funds in financial systems and identified key hawaladars, such as Haji Wazir. [REDACTED]

- Detainees [REDACTED] have discussed the use of the Yemen-based Al-Amiri Exchange to funnel money for operations. (S [REDACTED], NF)

Detainees are providing information on al-Qa'ida operatives using NGOs and charities for cover;

- Abu Zubaydah has disclosed information on NGOs used for financial, travel, and operational cover by al-Qa'ida, including the World Muslim Youth League (WAMY), according to a custodial interview report [REDACTED].

SECRET [REDACTED] 7 [REDACTED] NOFORN/X1 [REDACTED]

SECRET

CIA_000314

SECRET

SECRET [REDACTED] NOFORN/X1 [REDACTED]

- [REDACTED], Umar Faruq provided details on Al-Haramayn activities in Indonesia—including financing extremist activity—and key personnel, such as director Ahmed al-Moudi and financial facilitators Adam Nasir and Rashid.
- Al-Qa'ida lieutenant [REDACTED] told interrogators [REDACTED] that Afghanistan-based Al-Haramayn official [REDACTED] raised funds in Saudi Arabia to finance terrorism. Al-Ha'ili also told interrogators [REDACTED] that [REDACTED] and [REDACTED] are Egyptian accountants that work directly with Shaykh Sa'id. (S [REDACTED] /NF)

Detainees also are disclosing banks al-Qa'ida facilitators use to move money [REDACTED]
[REDACTED]

- The al-Qa'ida-associated al-Kanadi family holds accounts at Mashreq Bank and Habib Bank, according to [REDACTED] custodial interview.
- [REDACTED] told interrogators [REDACTED] that he would call Iran-based Saudi facilitator [REDACTED] to send money through the Zarqa, Jordan branch of the Al-Ahli Bank.

Detainee Muhammad Ijaz—captured with Abu Zubaydah in March—told interrogators [REDACTED] that he used Al-Rajhi Bank—better known as the Saudi-based Al-Rajhi Banking and Investment Corporation—to remit funds to his family. (S [REDACTED] /NF)

SECRET

CIA_000315